

BUSINESS RESOURCE GUIDE



RIVERSIDE, CALIFORNIA





Dear Business Owner/Entrepreneur,

Riverside is a great place to start or grow your business and the City of Riverside's Development Department staff is here to help. Located in the fastest-growing economic region in the State, this award-winning City is ranked #1 among all Inland Empire cities in virtually every economic indicator, including number of jobs, number of businesses, amount of office, industrial and retail space, assessed valuation and bank deposits.

Recent accolades include:

- Ranked 3rd in a nationwide study by the Milken Institute for overall job growth; in addition, the Riverside region was the only area in California to receive a ranking in the top fifteen.
- Ranked 4th in a nationwide study by the National Policy Research Council & Expansion Management Magazine for "Top Economic Development Hot Spots."
- Downtown Riverside was recognized as one of California's best downtowns of mid-sized cities, by the California Planning & Development Report.
- Highest ranked city in California among "Top 100 Best Places for Jobs" by Forbes magazine.

Operating a successful business is not easy. This guide is specifically tailored to give business owners the tools they need to achieve success in Riverside. It provides you with many of the local resources and contacts in focus areas such as business development, permit processing, financial resources, international trade and managerial/technical support.

The strength of our local businesses plays an integral role in the overall economic health of our City, so we are serious about helping you succeed. This comprehensive guide represents a commitment to meeting your need for information, assistance and support in one of the most robust economies in the nation. We salute the demonstrated ingenuity, creativity and perseverance necessary to become a successful business owner.

Please feel free to contact the Development Department at 877-RIV-SIDE (877.748.7433) or devdept@riversideca.gov with any questions.

Sincerely,

Belinda J. Graham
Development Director

Tricia Hinckley
Economic Development Manager



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DEMOGRAPHIC INFORMATION

Incorporated in 1883, the City of Riverside, California, is an exciting, diverse urban center situated in the heart of Southern California. With a population of just under 300,000 people, Riverside currently ranks as the 12th largest city in California and the 6th largest in Southern California. The City is home to four internationally recognized colleges and universities, including the prestigious University of California, Riverside.

POPULATION

Population.....	296,842 ¹
Households	96,007 ²
Families	67,402 ²
Average Household Size.....	3.08 ²
Owner Occupied Housing Units.....	53,942 ²
Renter Occupied Housing Units	42,123 ²
Median Age.....	30.2 ²

INCOME

Average Household Income, 2007	\$69,611 ²
Per Capita Income, 2007	\$22,657 ²

RETAIL SALES

Taxable Sales, 2007	\$4.8 Billion ³
Taxable Sales Growth, 2003-2007	126% ³
Taxable Sales Per Capita, 2007	\$16,122 ³

LABOR FORCE

Total Labor Force, 2007, Q2.....	159,750 ⁴
Total Jobs, 2007, Q2.....	167,197 ⁴

HOME SALES

Median Home Price, Single Family Residence (Jan. 2008)	\$359,482 ⁵
Median Home Price, Condominiums (Jan. 2008)	\$217,625 ⁵

¹California Department of Finance

²ESRI 2008

³California Board of Equalization

⁴State of California Employment Development Dept.

⁵Dataquick



BUSINESS RESOURCE GUIDE

3900 MAIN STREET, RIVERSIDE CA 92522 • 1.877.748.7433 • WWW.RIVERSIDECAL.GOV

LEADING EMPLOYERS⁶

TOTAL EMPLOYMENT

County of Riverside	7,000
University of California, Riverside.....	6,470
Riverside Unified School District	5,000
Kaiser Permanente.....	3,000
City of Riverside	2,980
Riverside Community College.....	2,000
Alvord Unified School District	2,000
Riverside County Office of Education	1,700
The Press-Enterprise Company.....	1,500
Parkview Community Hospital	1,000
Fleetwood Enterprises	1,000
Toro Company.....	750
K & N Engineering, Inc.	500
Goodrich Aerospace	500
California Baptist University	500
Pepsi Cola Bottling Company	500
California School for the Deaf.....	490
Gateway Plastering.....	400
Herman Weiskker, Inc.	400
Mission Inn Hotel & Spa.....	380
E.R. Carpenter Company.....	375

⁶ InfoUSA 2007



LEADING EMPLOYERS⁶

TOTAL EMPLOYMENT

Nordstrom, Inc.	360
Luxfer Inc.	350
Western Door.....	350
AFVW Health Center	350
Riverside Transit Agency.....	350
Wild Rocket Foods, LLC	350*
Flexsteel Industries	309
Blue Banner Company, Inc.	300
Castle Park	300
Pacific Production Plumbing.....	300
Pacific Crest Capital Corporation	300
Inland Cold Storage	300
Sierra Aluminum Company	300

⁶ InfoUSA 2007

*Wild Rocket Foods, LLC





BUSINESS PHONE BOOK

CITY OF RIVERSIDE

Airport	951.826.6113
City Council	951.826.5991
City Manager	951.826.5553
City Clerk	951.826.5557
Community Development	951.826.5371
Development Department.....	951.826.5649
Fire.....	951.826.5321
Human Resources	951.826.5808
Mayor's Office	951.826.5551
Parks, Recreation and Community Services.....	951.826.2000
Police	951.826.5700
Public Utilities.....	951.826.5781
Public Works.....	951.826.5341

COUNTY OF RIVERSIDE

Assessor's Office.....	951.955.6200
Board of Supervisors.....	951.955.1100
Economic Development Agency.....	951.955.8916
Treasurer/Tax Collector	951.955.3900

CHAMBERS OF COMMERCE

African American Chamber of Commerce.....	909.888.5223
Asian Indian Chamber of Commerce	951.660.6480
Greater Riverside Hispanic Chamber of Commerce	951.682.7422
Greater Riverside Chambers of Commerce.....	951.683.7100

K-12 EDUCATION

Alvord Unified School District	951.509.5000
Riverside County Office of Education	951.826.6530
Riverside Unified School District	951.788.7134

COLLEGES/UNIVERSITIES

California Baptist University	951.343.5099
La Sierra University	951.785.2000
Riverside Community College.....	951.222.8000
University of California, Riverside.....	951.827.1012



BUSINESS RESOURCES

CITY OF RIVERSIDE DEVELOPMENT DEPARTMENT

951.826.5649

3900 Main Street, 5th Floor

Riverside, CA 92522

www.riversideca.gov

The City of Riverside's Development Department administers several programs aimed at assisting local businesses and encouraging entrepreneurial investment.

- **BUSINESS RETENTION AND EXPANSION (BRE) PROGRAM**

The BRE program promotes job growth by helping identify the concerns and barriers to survival and growth that local businesses face. This approach focuses exclusively on existing Riverside businesses. Why? Research shows that 40 to 80 percent of all new jobs are created by existing firms rather than through the attraction of new businesses to the community.

The BRE program achieves identified objectives by meeting regularly with local businesses. These meetings maintain vital lines of communication allowing City staff to keep a fresh perspective on the overall local business climate, offer updated knowledge about available programs and incentives, and provide direct assistance to existing businesses for their growth and expansion plans.

For more information, contact Tricia Hinckley at 951.826.5910

- **FAST-TRACK PROGRAM**

The City has developed a Fast-Track Permit Processing Team composed of department heads or representatives with decision-making authority to "fast-track" the permitting process of commercial and industrial projects. To qualify, commercial and industrial projects must meet at least one of the following criteria: 1) Create 100 new permanent full-time jobs; 2) Invest \$25 million in land, building and equipment; or 3) Generate at least \$40 million in taxable retail sales annually.

For more information, contact Sherry Shimshock at 951.826.2433



- **INTERNATIONAL TRADE ASSISTANCE**

The Development Department partners with several organizations to provide international trade opportunities for local businesses. Development staff can supply your organization with information to develop an international marketing plan, connect with overseas buyers and sellers, and keep your business informed about upcoming trade missions.

For more information, contact Tricia Hinckley at 951.826.5910

- **SITE LOCATION ASSISTANCE**

The Development Department assists businesses in identifying property for expansion purposes, evaluating relocation requirements, working with local brokers and developers, and coordinating with other City departments regarding zoning, planning and building issues.

For more information, contact Tricia Hinckley at 951.826.5910

- **COMMERCIAL IMPROVEMENT PROGRAM**

The Commercial Improvement Program provides businesses located in designated redevelopment project areas with an initial grant of \$3,000 for architectural services and a rebate of up to 90% for actual improvements to the façade of their commercial buildings (not to exceed \$25,000). Eligible improvements include exterior painting, window replacement, installation of new signs, landscaping and demolition.

For more information, contact the Development Department at 951-826-5649

- **TECHNOLOGY PROGRAMS**

Through SmartRiverside, several programs are provided to technology companies to promote growth in Riverside. These programs include:

- Wireless Riverside – Free wireless throughout Riverside (est. completion 2008)
- Tenant Improvement Program – Assistance to technology companies for technology-related tenant improvements
- Mortgage Incentive Program – Special rate reductions on qualified mortgage loans with local banks

For more information, contact Gregory Lee at 951.826.5145



CALIFORNIA MANUFACTURING TECHNOLOGY CONSULTING

951.246.0894

hscarborough@cmtc.com

Contact: Hope Scarborough

CMTC's non-profit organization provides manufacturing and distribution consulting services which improve California's Industrial base and our state's economic vitality. CMTC's organizational culture of "hands-on consulting," delivered by an exceptionally experienced team with proven capabilities, provides unique client value with industry specific services that offer tailored, practical solutions for manufacturing and technology related industries.

INLAND EMPIRE SMALL BUSINESS DEVELOPMENT CENTER (SBDC)

951.781.2345

1201 Research Park Drive, Suite 100

Riverside, CA 92507

www.iesbdc.org

Contact: Vincent McCoy, Executive Director

The Inland Empire SBDC offers comprehensive programs to assist business owners in Riverside. The Center offers free or low-cost business consulting, business workshops and seminars, and a small business library/computer lab. Additional specialized programs include international trade assistance and government procurement assistance.

INLAND EMPIRE CENTER FOR ENTREPRENEURSHIP (IECE)

909.537.3708

5500 University Parkway

San Bernardino, CA 92407-2397

www.iece.csusb.edu

Contact: Michael Stull, Director

In the local community, IECE meets the needs of small business owners and entrepreneurs by offering specialized assistance programs that provide mentoring and consulting services, entrepreneurial training programs, and student internship resources that will help them achieve greater levels of success in their business ventures.



INLAND EMPIRE WOMEN'S BUSINESS CENTER

909.890.1242

202 E. Airport Drive, Suite 155

San Bernardino, CA 92408

www.iewbc.org

Contact: Michelle Skiljan, Director

The Women's Business Center supports entrepreneurial women as they begin and grow their businesses. The Women's Business Center provides educational programming, access to capital, advocacy, networking opportunities, one-on-one counseling and workshops.

INLAND EMPIRE MINORITY BUSINESS ENTERPRISE CENTER (MBEC)

951.320.7020

1825 Chicago Avenue, Suite 130

Riverside, CA 92507

www.inlandempirembec.com

Contact: Maria Evans, Vice President and Project Director

The Inland Empire MBEC serves as an economic catalyst, providing quality technical assistance, training and loan packaging services to high growth minority business owners in the Inland Empire region. All services are provided in a multilingual/multicultural environment. The MBEC is located in Riverside and is committed to enhancing the local economy through job creation, financial growth and access to capital.

SERVICE CORPS OF RETIRED EXECUTIVES (SCORE)

951.683.7100

3685 Main Street, Suite 350

Riverside, CA 92501

www.score.org

Contact: Tom Evans, Business Counselor

SCORE, "Counselors to America's Small Business," is America's premier source of free and confidential small business advice for entrepreneurs. SCORE is a 13,000 member volunteer program sponsored by the U.S. Small Business Administration (SBA). The program matches volunteer retired executives with small businesses that need expert advice at no cost.



CHAMBERS OF COMMERCE

GREATER RIVERSIDE CHAMBERS OF COMMERCE

951.683.7100

3985 University Avenue

Riverside, CA 92501

www.riverside-chamber.com

Contact: Cindy Roth, President/CEO

The Greater Riverside Chambers of Commerce has been providing comprehensive business seminars and programs to the local business community for more than 100 years. Chamber members enjoy a wide variety of services and networking opportunities. There are six chamber divisions serving the greater Riverside area.

Specialized programs include: International Trade Assistance, Government Procurement Assistance, access to customized training, extensive health and worker's compensation benefits, free notary service, business statistics, demographic and population information, discounted liability and property insurance, discounted medical/dental/vision insurance and discounted credit union membership.

GREATER RIVERSIDE HISPANIC CHAMBER OF COMMERCE

951.682.7422

P. O. Box 5872

Riverside, CA 92517

www.grhcc.org

Contact: Loraine Saint, Vice President

The Greater Riverside Hispanic Chamber of Commerce fosters economic development by cultivating business relationships of mutual benefit, advocating for laws and regulations that benefit Hispanic-owned businesses and the Hispanic community, and seeking opportunities that stress the importance of education. Membership benefits include event sponsorship opportunities, Web site exposure, business resources, networking opportunities and participation on various boards.



AFRICAN AMERICAN CHAMBER OF COMMERCE

909.888.5223

1911 E. Commerce Center, Suite 212

San Bernardino, CA 92408

www.ieaacc.com

The mission of the Inland Empire African American Chamber of Commerce is to promote the economic and professional development of African-American-owned businesses. Membership benefits include networking opportunities, newsletter advertising, promotional opportunities, individual business consulting, access to corporate contracts and various special events.

Asian Indian Chamber of Commerce

951.660.6480

3985 University Avenue

Riverside, CA 92506

Contact: Rajan Patel, President

The Asian Indian Chamber of Commerce provides opportunities for you to learn, share information and expertise, gain insight into trends and behaviors that shape the Asian Indian community, and leverage a network of peers who can help you grow personally and professionally. The main goal of the Asian Indian Chamber of Commerce is to provide a networking forum for businesses owned by Asian Indians in the Inland Empire.





GOVERNMENT CONTRACTING

The U.S. government is the world's largest buyer of products and services. Purchases by military and civilian installations amount to nearly \$200 billion a year, and include everything from complex space vehicles to janitorial services to cancer research. In short, the government buys just about every category of commodity and service available. Selling goods and services to the government can be interesting and lucrative work.

CONTRACTING PROGRAMS TO ASSIST SMALL BUSINESSES

PRIME CONTRACTS PROGRAM

Through the Prime Contracts Program, the Small Business Administration (SBA) helps to increase small business' share of government contracts. SBA Procurement Center Representatives (PCRs) work to expand contracting opportunities for small businesses by reviewing contracting strategies and actions, reviewing prime contractors' subcontracting plans, recommending contracting sources, and providing one-to-one counseling and training to small businesses seeking to do business with the federal government.

NATURAL RESOURCES ASSISTANCE PROGRAM

The federal government sells large quantities of natural resources and surplus real and personal property authorized for sale in accordance with public law. SBA cooperates with other federal agencies to channel a fair share of the property and resources to small businesses.

CONTRACT ASSISTANCE FOR WOMEN BUSINESS OWNERS (CAWBO)

The Office of Federal CAWBO was established Oct. 1, 2000, to increase federal contracting opportunities for Women-Owned Small Businesses (WOSB) and to increase the number of these businesses that successfully compete in the federal marketplace.

Contact Information: 1.800.U.ASK.SBA (800.827.5722)
www.sba.gov/aboutsba/sbaprograms/gc/index.html



BUSINESS MATCHMAKING INITIATIVE

Contact Information: information@businessmatchmaking.com

www.businessmatchmaking.com

The SBA, Hewlett-Packard's HP Small Business Foundation and SCORE, have joined together to offer a highly successful Business Matchmaking Initiative that includes an innovative, nationwide 24-7 online business matchmaking and counseling component.

Business Matchmaking, a public-private sector contracting initiative, offers a forum for small businesses to meet face-to-face with purchasing representatives from federal, state and local government agencies along with some of the country's largest corporations to discuss potential contracting opportunities. Business Matchmaking empowers small businesses through training and one-to-one counseling to grow and succeed.

These events are conducted in key cities across the country and bring together approximately 5,000 small business owners with hundreds of public and private sector buyers. In addition to the buyer-seller meetings, these events generate substantial numbers of appointments with counselors from SBA personnel and its resource partners – SCORE and SBDC.

DOING BUSINESS WITH THE CITY OF RIVERSIDE

Contact Information: 951.826.5561

www.riversideca.gov/finance/purchase.asp

The City processes nearly \$75 million (\$25 million in goods and services and \$50 million in Public Works projects) in orders and contracts annually. The City operates under a centralized purchasing division established by our City Charter, and is staffed with professional Procurement & Contract Specialists who are assigned specific commodities to purchase.

The City buys and leases everything that is required to keep itself operating on a daily basis, from office supplies to equipment, computers and vehicles. Services utilized include, but are not limited to, janitorial services, security services, landscape maintenance, printing, temporary staff services, air travel services and courier services. Public projects (construction) include street repairs, special studies, and construction of buildings, engineering, geo-technical, and environmental services.

In order to bid on City jobs, you must complete the City's Supplier's Application form and forward or deliver it to the address on the form. This form will tell the City about your company and enable the City to place you on the official Bidder's List.



DOING BUSINESS WITH THE STATE OF CALIFORNIA

Contact Information: 916.375.4400

www.cscr.dgs.ca.gov/cscr

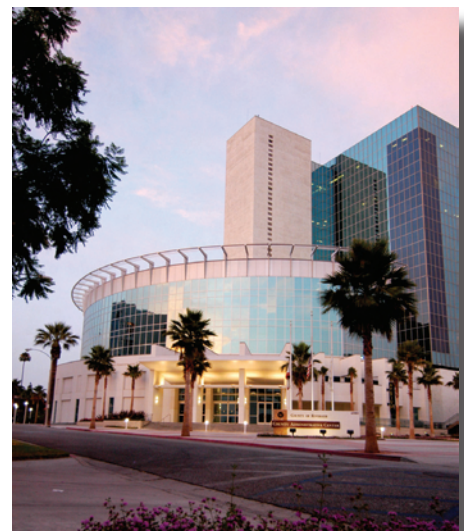
The California State Contracts Register (CSCR) is your one-stop information source for State of California contracting opportunities. The CSCR connects business to government, providing an easy-to-use, on-line publication which lists services and construction contracts over \$5,000, commodity contracts over \$50,000 and IT goods contracts over \$100,000.

DOING BUSINESS WITH THE COUNTY OF RIVERSIDE

Contact Information: 951.955.4937

www.purchasing.co.riverside.ca.us

The County of Riverside is constantly looking for suppliers of the varied goods and services it procures. The business of the County government consumes large amounts of goods and services. In order to bid on County jobs, your company must become a registered vendor. Your company can become a registered vendor and view current bidding opportunities through the County of Riverside's Purchasing Division Web site.





LICENSING & PERMITS

If you are planning to conduct business in the City of Riverside you must obtain a City of Riverside business license. If you are starting a new business, you must also check to see if you need to record a Fictitious Business Name or if you require a State Reseller's License.

Businesses that aren't physically located within the city limits may also be required to obtain a City of Riverside business license. For detailed information on the City's business tax, licenses and regulations, please review the City's Municipal Code.

Depending on the type of business you conduct, you may be required to interact with more than one City department to acquire a business license. For example, your business facility may require City electric or water services, zoning or building code approval, or the services you provide may require special licenses.





LICENSING/PERMITS CONTACTS:

Alcohol Beverage Control.....	951.782.4400
www.abc.ca.gov	
Better Business Bureau	909.835.6064
www.labbb.org	
Business License	951.826.5312
www.riversideca.gov/finance/license.asp	
CA Franchise Tax Board	800.852.5711
www.ftb.ca.gov	
CA State License Board	800.321.2752
www.cslb.ca.gov	
Employer Identification Number.....	800.829.4933
www.irs.gov/businesses/small/article/0,,id=98350,00.html	
US Treasurer.....	202.622.2000
www.ustreas.gov	
Fictitious Business Name Statement	951.486.7000
http://riverside.asrclkrec.com/acr/OSfbn.asp	
US Food & Drug Administration.....	888.INFO.FDA
www.fda.gov	
Food Worker Certification	951.358.5172
www.rivcoeh.org	
IRS Forms Distribution Center Western Division	800.829.3676
www.irs.gov/formspubs/	
OSHA: (Indoor Air Pollution)	916.263.5765
www.osha.gov	
OSHA Consultation	909.383.4567
www.dir.ca.gov/DOSH/consultation.html	
Restaurant Inspection/Certification	951.358.5172
www.rivcoeh.org	
Sales Tax – Resale Permit.....	951.680.6400
www.boe.ca.gov	
South Coast AQMD	909.396.2000
www.aqmd.gov	
Workers Compensation	951.782.4347
www.countyofriverside.us	



EXPORT/TRADE PROMOTION

INTERNATIONAL TRADE ADMINISTRATION (ITA)

909.466.4138

United States Department of Commerce

2940 Inland Empire Boulevard, Suite 121

Ontario, CA 91764

www.buyusa.gov/inlandempire

Contact: Eduard Roythberg, International Trade Specialist

To increase trade and investment, ITA helps U.S. companies navigate foreign markets. ITA helps educate companies about how to tailor their activities to the specific market with respect to their product slate, financing, marketing, assembly and logistics. While the United States exports more than any other country, making that first export can still be a daunting challenge for a small or medium sized business. ITA helps equip those businesses with the knowledge and tools they need to meet that exporting challenge, and by extension, promote the trade and investment that expands the economy.

CENTER FOR INTERNATIONAL TRADE DEVELOPMENT (CITD)

951.571.6443

14745 Riverside Drive

Riverside, CA 92518

riverside.citd.org

Contact: Robert Corona, Director

The mission of the CITD initiative is to advance California's economic development and global competitiveness by providing quality training and services to small- and medium-sized enterprises that are potential or current exporters or importers. Most services are free.

Inland Empire International Trade Division (IEIT)

951.781.2345

1201 Research Park Drive, Suite 100

Riverside, CA 92507

www.iesbdc.org

Contact: Alan Elgendy, International Trade Manager

Managed by the Inland Empire SBDC, this program is a cooperative effort aimed at increasing the overall number of companies exporting goods from the Inland Empire. IEIT assists firms in successfully entering emerging foreign markets. Services include: sales and lead generation, marketing, financing resources, logistics and training.



INLAND EMPIRE INTERNATIONAL BUSINESS ASSOCIATION (IEIBA)

909.948.3877

2940 Inland Empire Boulevard, Suite 121

Ontario, CA 91764

www.ieiba.com

Contact: David Martinez, Director

IEIBA, a non-profit, non-political world trade membership organization, provides leadership, support, and a voice for individuals, institutions and companies engaged in or interested in international trade and services. The association promotes the growth and development of trade between the Inland Empire and the world.

WORLD TRADE CENTER (WTC)

213.680.1888

350 South Figueroa Street, Suite 272

Los Angeles, CA 90071

www.wtca-lalb.org

Contact: Vince Baugham, President

The WTC Association is the globe's largest business membership organization, with over 750,000 member companies in 80 countries worldwide. California's World Trade Centers provide a variety of trade services to companies, with a focus on export and import counseling for small businesses. WTCs organize a variety of events, including networking mixers, trade education seminars, trade missions and meetings with inbound foreign business delegations.

EXPORT-IMPORT BANK OF THE UNITED STATES (EX-IM BANK)

619.557.7091

6363 Greenwich Drive, Suite 230

San Diego, CA 92122

www.exim.gov

Contact: Sandra Donzella

The Ex-Im Bank is the official export credit agency of the United States. Ex-Im Bank's mission is to assist in financing the export of U.S. goods and services to international markets. The export credit agency enables U.S. companies — large and small — to turn export opportunities into real sales that help to maintain and create U.S. jobs and contribute to a stronger national economy.

Ex-Im Bank does not compete with private sector lenders but provides export financing products that fill gaps in trade financing. They assume credit and country risks that the private sector is unable or unwilling to accept. Ex-Im Bank provides working capital guarantees (pre-export financing), export credit insurance and loan guarantees and direct loans (buyer financing). On average, 85% of their transactions directly benefit U.S. small businesses.



WORKFORCE DEVELOPMENT

Riverside County Workforce Development Center

951.955.3100

1151 Spruce Street

Riverside, CA 92507

www.rivcoeda.org

The Riverside County Workforce Development Center offers businesses a variety of employment and training services and incentives that will save your business time and money. The Workforce Development Center assists businesses and individuals with all facets of employee recruitment and training.

STATE OF CALIFORNIA EMPLOYMENT DEVELOPMENT DEPARTMENT (EDD)

951.955.3100

1151 Spruce Street

Riverside, CA 92507

www.edd.ca.gov

Contact: Frances Gines, Employment Specialist

The State of California's EDD's main focus is assisting with the various needs of small business employers. Programs available through the EDD that benefit small businesses are: local/regional/state labor markets, electronic databases of job-ready applicants, seminars on current labor conditions, labor law, personnel issues and employment tax and payroll reporting requirements.

EMPLOYMENT TRAINING PANEL (ETP)

619.686.1920

5353 Mission Center Road, Suite 110

San Diego, CA 92108

www.etp.cahwnet.gov

ETP is a California state agency that began in 1983 and is designed to fund training that meets the need of employers for skilled workers and the need of workers for good, long-term jobs. ETP supports the California economy, primarily by funding the retraining of incumbent, frontline workers in companies challenged by out-of-state competition. ETP also funds training for unemployed workers, and prioritizes small businesses, employers and workers in high unemployment areas of the State.



CORPORATE CONNECTIONS – RIVERSIDE COMMUNITY COLLEGE

951.571.6441

14745 Riverside Drive

Riverside, CA 92518

www.rcchelpsbusiness.com

Contact: Robert Grajeda, Director

Whether your company needs training workshops or other services, Corporate Connections can help address your needs in an efficient and time effective manner. They provide tailor-made services to improve employee performance. This customized approach supports your business in today's competitive marketplace by increasing the knowledge and skill of your employees. Their process focuses on what people do on the job in contrast with traditional training that focuses only on what people need to learn. Corporate Connections offers your business a full-service consulting program.

UC RIVERSIDE EXTENSION

951.827.4105

1200 University Avenue

Riverside, CA 92507

www.extension.ucr.edu

Contact: Susan Almeida

UCR Extension is the continuing education branch of the University of California, Riverside. Your employees can choose to enroll in one of more than 90 certificate programs, all of which offer concentrated study in specific fields. The certificate program is a sequence of courses aimed at helping your employees acquire practical instruction to stay current with new developments in their field, qualify for a new job, compete for a promotion or change careers completely.





FINANCING YOUR BUSINESS

Many growing businesses and start up companies lack the capital to expand and succeed in the local business market. The following loan programs can help inject the necessary capital into your company to strengthen your chances for success.

SMALL BUSINESS ADMINISTRATION (SBA) LOAN OPTIONS

• 7(a) Loan Program

The 7(a) Loan Program is the SBA's primary business loan program. It is the largest of the agency's non-disaster financial assistance programs due to its loan size, allowable uses and funding availability. This program has broad eligibility requirements and credit criteria to accommodate a wide range of financing needs.

The SBA guaranty reduces the lender's risk of borrower non-payment. If the borrower defaults, the lender can request the SBA to pay the lender that percentage of the outstanding balance guaranteed by the SBA. This allows the lender to recover a portion of what it lent from the SBA if the borrower can't make the payments. The borrower is still obligated for the full amount.

To qualify for the SBA guaranty, a small business must meet the lender's criteria and the 7(a) requirements. In addition, the lender must certify that it would not provide this loan under the proposed terms and conditions unless it can obtain the SBA guaranty. If the SBA agrees to provide a lender with a guaranty, the loan must be eligible, creditworthy and structured under conditions acceptable to the SBA.

• 504 Loan

The 504 Program provides growing businesses with long-term, fixed-rate financing for major fixed assets, such as land and buildings. Proceeds from 504 loans must be used for fixed asset projects such as: purchasing land and improvements, including existing buildings, grading, street improvements, utilities, parking lots and landscaping; construction of new facilities, or modernizing, renovating or converting existing facilities; or purchasing long-term machinery and equipment. The 504 Program cannot be used for working capital or inventory, consolidating or repaying debt, or refinancing.

• Export Trade Financing

The SBA's Export Working Capital Program assists lenders in responding to the needs of exporters seeking short-term export working capital. This program assists U.S. exporters in securing loans that facilitate the export of goods or services. The EWCP supports single transactions or revolving credit lines. The maximum dollar amount of an export line of credit under this program is \$1.6 million with a 90 percent guaranty. The maximum amount can be increased to \$2 million through co-guarantee between the SBA and the Ex-Im Bank. Loan maturities are generally for a term of 12 months. The guaranty can be reissued for an additional 12 months through an abbreviated application process.



• International Trade Loan Program

The program helps small businesses engaging in international trade as well as small businesses adversely affected by competition from imports. This program combines a guarantee for short-term export working capital with a regular term loan. The SBA can guarantee up to \$1.75 million, less the amount of the SBA's guaranteed portion of other loans outstanding to the borrower under the SBA's other financial assistance programs. Loans for facilities and equipment can have maturities of up to 25 years and the guarantee fee and interest rate is the same as for any standard 7(a) loans. Loans for the export working capital portion of the transaction are generally for a term of 12 months, and the Borrower negotiates the interest rate and all other fees with the lender. The guaranty fee that the SBA charges is the same as the EWCP for a loan of 12 months.

• Micro Loan Program

The Micro Loan Program provides small loans ranging from under \$500 to \$35,000. Under this program, the SBA makes funds available to nonprofit intermediaries that, in turn, make the loans directly to entrepreneurs. Proceeds can be used for typical business purposes such as working capital, machinery and equipment, inventory and leasehold improvements. Interest rates are negotiated between the borrower and the intermediary.

Eligibility requirements can be found at www.sba.gov/services

How to Apply: Contact Small Business Administration at 714.560.7440





CDC SMALL BUSINESS FINANCE CORPORATION

CDC Small Business Finance offers up to \$35,000 in financing under the SBA Micro Loan Program to new and existing businesses in Riverside and San Bernardino counties. Borrowers are evaluated in the areas of credit, historical cash flow, experience in the industry and viability of their business plan for new businesses. The SBA Micro Loan Program targets businesses that are owned by women and minorities, and businesses located in low to moderate income areas which demonstrate the capacity to service the requested loan debt from historical earnings or projected revenues.

**For more information, contact Susan Lamping at 619.243.8639
or visit: www.cdcloans.com**

SOUTHERN CALIFORNIA REINVESTMENT CDFI

Southern California Reinvestment CDFI offers commercial development loans up to \$200,000 in Riverside, Orange and San Bernardino Counties. This program is targeted for businesses over one year old that demonstrate professionalism, satisfactory credit and positive cash flow trends but may not qualify for conventional bank loans. Startups are considered on a case-by-case basis.

For more information call 800.464.2149 or visit: www.socalcdfi.com

ACCION USA SMALL BUSINESS LOANS

ACCION USA is a national, non-profit, community development organization whose mission is to improve the lives of low and moderate income individuals in the United States by providing credit and other financial services. ACCION USA is a member of the largest microlending network in the United States, which has lent approximately \$150 million to more than 15,000 entrepreneurs since 1991. ACCION USA offers loans from \$500 to \$25,000 with an easy online application, accommodating eligibility criteria, personal service and prompt decisions.

For more information visit www.accionusa.org.



UTILITY PROVIDERS

BROADBAND/INTERNET

AT&T (DSL/fiber).....	866.722.3425
Charter Communications	866.499.8080
Verizon.....	877.483.4638

CABLE

Charter Communications.....	866.499.8080
Direct TV (Satellite).....	888.777.2454

ELECTRICITY

Riverside Public Utilities - Business Customer Service	951.782.0330
Riverside Public Utilities - Emergency Services.....	951.826.5311
Riverside Public Utilities - Meter Installation	951.826.5489
Riverside Public Utilities - Business Incentive Programs	951.826.5485

SEWER

City of Riverside	951.351.6140
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SOLID WASTE

City of Riverside	951.826.5311
County of Riverside	951.955.1000

TELEPHONE

AT&T - Customer Support.....	866.283.3935
Verizon (Orangetown and Sycamore Canyon areas)	800.483.3000

WATER

City of Riverside Business/ Residential Customer Service	951.782.0330
City of Riverside Water Emergency Services.....	951.782.0330
Eastern Metropolitan Water District	951.928.3777
Western Metropolitan Water District	951.789.5000

NATURAL GAS

Southern California Gas Company	800.427.2000
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UTILITY INCENTIVES

For commercial and industrial businesses seeking to expand or relocate to the City of Riverside, Riverside Public Utilities will customize the following business incentives to suit your unique business objectives:

- **AIR CONDITIONING INCENTIVES**

Incentives for the replacement or first-time purchase on new high-efficiency air conditioners or heat pumps

- **CUSTOM ENERGY-EFFICIENT TECHNOLOGY GRANTS**

Provides business electric customers the opportunity to request funds for research and development, demonstration of energy efficiency, energy conservation, and investment in renewable energy resource technology projects

- **ENERGY INNOVATION GRANTS**

Funding for research, development and demonstration programs that are designed to advance science or technology in electric related projects

- **ENERGY MANAGEMENT TECHNICAL ASSISTANT SERVICES**

Free technical assistance for business electric customers through a comprehensive energy audit

- **ENERGY STAR RATED PRODUCT INCENTIVES**

Provides incentives for business electric customers to purchase new high-efficiency Energy Star rated appliances

- **ENERGY & WATER TECHNICAL ASSISTANCE SERVICES**

Offers free technical assistance for utility customers through the completion of a comprehensive energy/water audit

- **LIGHTING INCENTIVES**

Incentives for business electric customers to replace or purchase new indoor energy-efficient lighting

- **NEW CONSTRUCTION INCENTIVES**

Incentives for new construction projects that exceed the energy efficiency Title 24 baseline

- **PHOTOVOLTAIC INCENTIVES**

Incentives for business electric customers to install solar electric systems and reduce their energy demands

- **PREMIUM MOTORS INCENTIVES**

Incentives for the replacement or purchase of new premium motors



UTILITY INCENTIVES (CONTINUED)

- **TREE PLANTING INCENTIVES**

Incentives for business electric customers to plant shade trees in locations around their business to help save on summer cooling costs

- **THERMAL ENERGY STORAGE & FEASIBILITY STUDY INCENTIVES**

Incentives for the installation of a thermal energy storage or off-peak cooling system

- **WATER CONSERVATION INCENTIVES**

Incentives for businesses to use water-efficient technologies such as smart irrigation controllers and High Efficiency Clothes Washers (HECW)

For more information regarding incentives offered by Riverside Public Utilities, please call 951.782.0330 or www.riversideca.gov/utilities.

